

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward J. Cavalier
Mary Alice Cavalier
Debtors

Case No. 12-00666-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 309A

Page 1 of 2
Total Noticed: 36

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.

db/jdb Edward J. Cavalier, Mary Alice Cavalier, 60 Lower Powderly Street,
Carbondale, PA 18407-3031
aty +Alexandra Teresa Garcia, McCabe, Weisberg & Conway, P.C., 123 South Broad Street,
Suite 1400, Philadelphia, PA 19109-1060
aty +Ann E. Swartz, McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080,
Philadelphia, PA 19109-1031
aty +Celine P DerKrikorian, McCabe, Weisberg and Conway, P.C.,
123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Kevin T McQuail, McCabe, Weisberg & Conway, PC, 123 S. Broad Street, Suite 2080,
Philadelphia, PA 19109-1031
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street,
Honesdale, PA 18431-1925
cr +Landmark Asset Receivables Management, 7340 S Kyrene Rd, Tempe, AZ 85283-4573
4125665 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
4033447 Cavalier Edward J, 60 Lower Powderly Street, Carbondale, PA 18407-3031
4033448 Cavalier Mary Alice, 60 Lower Powderly Street, Carbondale, PA 18407-3031
4033452 +HSBC CONSUMER LENDING, 332 SOUTH MICHIGAN AVENUE, STE 600, CHICAGO, IL 60604-4318
4595663 +Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120,
Tempe, AZ 85283-4573
4033449 Law Offices of Mark J Conway PC, 502 S Blakely Street, Dunmore, PA 18512-2237
4033455 +MCCABE WEISBERG AND CONWAY, P.C., 123 SOUTH BROAD STREET, STE. 2080,
PHILADELPHIA, PA 19109-1031
4033456 PENNSTAR BANK, RT. 6 BROOKLYN STREET, CARBONDALE, PA 18407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: info@mjconwaylaw.com Oct 13 2016 18:59:07 Mark J. Conway,
Law Offices of Mark J Conway PC, 502 South Blakely Street, Dunmore, PA 18512
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Oct 13 2016 18:59:16 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr EDI: AIS.COM Oct 13 2016 18:58:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Oct 13 2016 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4078288 EDI: RESURGENT.COM Oct 13 2016 18:58:00 Ashley Funding Services LLC its successors and,
assigns as assignee of Laboratory Corp, of America Holdings, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4042353 +EDI: HFC.COM Oct 13 2016 18:58:00 BENEFICIAL CONSUMER DISCOUNT COMPANY,
636 GRAND REGENCY BLVD., BRANDON, FL 33510-3942
4033450 EDI: CAPITALONE.COM Oct 13 2016 18:58:00 CAPITAL ONE, PO BOX 71083,
CHARLOTTE, NC 28272-1083
4077630 EDI: CAPITALONE.COM Oct 13 2016 18:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4079827 EDI: RMSC.COM Oct 13 2016 18:58:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4033451 +EDI: HFC.COM Oct 13 2016 18:58:00 HSBC CARD SERVICES, PO BOX 80084,
SALINAS, CA 93912-0084
4033453 EDI: RMSC.COM Oct 13 2016 18:58:00 JC PENNEY, PO BOX 960090, ORLANDO, FL 32896-0090
4080620 EDI: JEFFERSONCAP.COM Oct 13 2016 18:58:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
4033454 E-mail/Text: camanagement@mtb.com Oct 13 2016 18:59:12 M & T BANK, PO BOX 62182,
BALTIMORE, MD 21264
4091855 E-mail/Text: camanagement@mtb.com Oct 13 2016 18:59:12 M&T Bank, P.O. Box 1288,
Buffalo, New York 14240
4085880 E-mail/Text: camanagement@mtb.com Oct 13 2016 18:59:12 m&T Bank, P.O. Box 1288,
Buffalo, NY 14240
4237101 EDI: AIS.COM Oct 13 2016 18:58:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
4300434 +EDI: PRA.COM Oct 13 2016 18:58:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4040673 +E-mail/Text: bankruptcy@nbtbank.com Oct 13 2016 18:59:23 Pennstar Bank,
52 South Broad Street, Norwich, NY 13815-1646
4227937 EDI: RECOVERYCORP.COM Oct 13 2016 18:58:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
Miami, FL 33131-1605
4227938 EDI: RECOVERYCORP.COM Oct 13 2016 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 20

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4595664* +Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120,
Tempe, AZ 85283-4573
4237102* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Mark J. Conway on behalf of Joint Debtor Mary Alice Cavalier info@mjconwaylaw.com,
connie@mjconwaylaw.com; mjc@mjconwaylaw.com
Mark J. Conway on behalf of Debtor Edward J. Cavalier info@mjconwaylaw.com,
connie@mjconwaylaw.com; mjc@mjconwaylaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Edward J. Cavalier	Social Security number or ITIN	xxx-xx-5609
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Mary Alice Cavalier	Social Security number or ITIN	xxx-xx-2821
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 February 6, 2012
Case number:	5:12-bk-00666-JJT	Date case converted to chapter	7 October 4, 2016

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward J. Cavalier	Mary Alice Cavalier
2. All other names used in the last 8 years		
3. Address	60 Lower Powderly Street Carbondale, PA 18407-3031	60 Lower Powderly Street Carbondale, PA 18407-3031
4. Debtor's attorney Name and address	Mark J. Conway Law Offices of Mark J Conway PC 502 South Blakely Street Dunmore, PA 18512	Contact phone 570 343-5350 Email: info@miconwaylaw.com
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfbis.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: October 13, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 2, 2016 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA 18503
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: January 31, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	